

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

In re: KELLER, CHRISTOPHER STEVEN	§	Case No. 12-10989
KELLER, BILLIE KAY	§	
	§	
Debtor(s)	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

CHARLES W. RISKE, TRUSTEE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$25,923.61</u>	Assets Exempt: <u>\$11,923.61</u>
(without deducting any secured claims)	

Total Distribution to Claimants: <u>\$56,674.42</u>	Claims Discharged Without Payment: <u>\$53,932.18</u>
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Total Expenses of Administration: \$13,020.52

3) Total gross receipts of \$ 86,900.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 17,205.06 (see **Exhibit 2**), yielded net receipts of \$69,694.94 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$53,181.31	\$53,181.31	\$53,181.31
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	13,020.52	13,020.52	13,020.52
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	26,740.47	57,425.29	57,425.29	3,493.11
TOTAL DISBURSEMENTS	\$26,740.47	\$123,627.12	\$123,627.12	\$69,694.94

4) This case was originally filed under Chapter 7 on September 28, 2012.
The case was pending for 11 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 09/12/2013 By: /s/CHARLES W. RISKE, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 —GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
house and lot on which it is situated located at	1110-000	86,900.00
TOTAL GROSS RECEIPTS		\$86,900.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 —FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Ward Title insurance Agency, LLC	Exemption to Debtors	8100-002	11,159.73
Ward Title insurance Agency, LLC	Settlement to Debtors	8100-002	6,045.33
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$17,205.06

EXHIBIT 3 —SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Ward Title insurance Agency, 4110-000 LLC	N/A		37,355.92	37,355.92	37,355.92
	Ward Title insurance Agency, 4120-000 LLC	N/A		5,114.40	5,114.40	5,114.40
	Ward Title insurance Agency, 4700-000 LLC	N/A		934.20	934.20	934.20
	Ward Title insurance Agency, 4120-000 LLC	N/A		9,776.79	9,776.79	9,776.79
TOTAL SECURED CLAIMS			\$0.00	\$53,181.31	\$53,181.31	\$53,181.31

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
CHARLES W. RISKE, TRUSTEE	2100-000	N/A	6,734.75	6,734.75	6,734.75
CHARLES W. RISKE, TRUSTEE	2200-000	N/A	901.83	901.83	901.83
Ward Title insurance Agency, LLC	3510-000	N/A	5,214.00	5,214.00	5,214.00
Ward Title insurance Agency, LLC	2500-000	N/A	140.00	140.00	140.00
Rabobank, N.A.	2600-000	N/A	12.84	12.84	12.84
Rabobank, N.A.	2600-000	N/A	17.10	17.10	17.10
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$13,020.52	\$13,020.52	\$13,020.52

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	None				
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
		None				
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1 -2 American InfoSource LP as agent for Target		7100-000	2,735.46	2,707.80	2,707.80	164.72
2 Credit First NA		7100-000	1,075.28	1,052.13	1,052.13	64.01
3 -2 Tri-County Feed and Fertilizer		7100-000	N/A	30,587.21	30,587.21	1,860.58

4	Quantum3 Group LLC as agent for	7100-000	472.76	457.41	457.41	27.82
5	Quantum3 Group LLC as agent for	7100-000	1,464.80	1,443.83	1,443.83	87.83
6	US BANK N.A.	7100-000	N/A	90.81	90.81	5.52
7	Capital One NA	7100-000	1,894.02	1,894.02	1,894.02	115.21
8	Capital One, N.A.	7100-000	230.28	202.94	202.94	12.34
9	PYOD LLC its successors and assigns	7100-000	2,706.39	2,675.43	2,675.43	162.74
10	PYOD LLC its successors and assigns	7100-000	1,816.01	1,816.01	1,816.01	110.47
11	PYOD LLC its successors and assigns	7100-000	1,107.03	1,107.03	1,107.03	67.34
12	Portfolio Investments II LLC	7100-000	611.76	611.76	611.76	37.21
13	Capital Recovery V, LLC	7100-000	2,405.00	2,478.62	2,478.62	150.77
14	Capital Recovery V, LLC	7100-000	4,910.89	5,006.31	5,006.31	304.53
15	Capital Recovery V, LLC	7100-000	462.65	445.84	445.84	27.12
16	Capital Recovery V, LLC	7100-000	760.60	760.60	760.60	46.27
17	Capital Recovery V, LLC	7100-000	414.01	414.01	414.01	25.18
18	Capital Recovery V, LLC	7100-000	1,723.73	1,723.73	1,723.73	104.85
19	Capital Recovery V, LLC	7100-000	1,949.80	1,949.80	1,949.80	118.60
TOTAL GENERAL UNSECURED CLAIMS			\$26,740.47	\$57,425.29	\$57,425.29	\$3,493.11

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 12-10989

Case Name: KELLER, CHRISTOPHER STEVEN
KELLER, BILLIE KAY

Period Ending: 09/12/13

Trustee: (450460) CHARLES W. RISKE, TRUSTEE

Filed (f) or Converted (c): 09/28/12 (f)

§341(a) Meeting Date: 10/26/12

Claims Bar Date: 05/03/13

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 <u>Property Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 house and lot on which it is situated located at	100,000.00	7,500.00		86,900.00	FA
2 cash	7.00	0.00		0.00	FA
3 Commerce Bank checking acct. ending in 281 certi	669.17	0.00		0.00	FA
4 Debtors have a water deposit with City of Cape G	10.00	0.00		0.00	FA
5 lawn mower; misc. appliances; misc. furniture, T	1,000.00	0.00		0.00	FA
6 movie DVDs stamp, coin, record, tape, disc, and	30.00	0.00		0.00	FA
7 debtors' clothing	100.00	0.00		0.00	FA
8 her wedding ring	50.00	0.00		0.00	FA
9 treadmill and other hobby equipment.	10.00	0.00		0.00	FA
10 term life insurance policy insuring husband's li	0.00	0.00		0.00	FA
11 Profit sharing/retirement plan through husband's	3,947.44	0.00		0.00	FA
12 Counterclaim against James Keller & Vicki Vernon	Unknown	0.00		0.00	FA
13 1979 Ford F250 Pickup	2,000.00	0.00		0.00	FA
14 2010 Ford Escape w/27,000+ miles (4 cylinder)	18,000.00	0.00		0.00	FA
15 misc. hand tools	100.00	0.00		0.00	FA
16 NO ASSET	0.00	0.00		0.00	FA
17 NO ASSET	0.00	0.00		0.00	FA
17 Assets Totals (Excluding unknown values)	\$125,923.61	\$7,500.00		\$86,900.00	\$0.00

Major Activities Affecting Case Closing:

TDR

Initial Projected Date Of Final Report (TFR): September 28, 2013

Current Projected Date Of Final Report (TFR): May 30, 2013 (Actual)

Form 2

Cash Receipts And Disbursements Record

Page: 1

Case Number: 12-10989
Case Name: KELLER, CHRISTOPHER STEVEN
 KELLER, BILLIE KAY
Taxpayer ID #: **-**5194
Period Ending: 09/12/13

Trustee: CHARLES W. RISKE, TRUSTEE (450460)
Bank Name: Rabobank, N.A.
Account: ****458566 - Checking Account
Blanket Bond: \$8,200,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
03/04/13		Ward Title insurance Agency, LLC	Sale of real estate		11,159.63		11,159.63
			First Mortgage -37,355.92	4110-000			11,159.63
			Child Support Lien -5,114.40	4120-000			11,159.63
			Real Estate Taxes -934.20	4700-000			11,159.63
			Realtor Commission -5,214.00	3510-000			11,159.63
			Judment Lien -9,776.79	4120-000			11,159.63
			Exemption to Debtors -11,159.73	8100-002			11,159.63
			Closing Costs -140.00	2500-000			11,159.63
			Settlement to Debtors -6,045.33	8100-002			11,159.63
	{1}		Sale of House 86,900.00	1110-000			11,159.63
03/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		12.84	11,146.79
04/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		17.10	11,129.69
08/01/13	101	American InfoSource LP as agent for Target	First and Final Distribution	7100-000		164.72	10,964.97
08/01/13	102	Credit First NA	First and Final Distribution	7100-000		64.01	10,900.96
08/01/13	103	Tri-County Feed and Fertilizer	First and Final Distribution	7100-000		1,860.58	9,040.38
08/01/13	104	US BANK N.A.	First and Final Distribution	7100-000		5.52	9,034.86
08/01/13	105	Capital One NA	First and Final Distribution	7100-000		115.21	8,919.65
08/01/13	106	Capital One, N.A.	First and Final Distribution	7100-000		12.34	8,907.31
08/01/13	107	Portfolio Investments II LLC	First and Final Distribution	7100-000		37.21	8,870.10
08/01/13	108	CHARLES W. RISKE, TRUSTEE	COMBINED CHECK FOR TRUSTEE COMPENSATION, EXPENSES AND INTEREST			7,636.58	1,233.52
			Dividend paid 100.00% 6,734.75 on \$6,734.75; Claim# ; Filed: \$6,734.75	2100-000			1,233.52
			Dividend paid 100.00% 901.83 on \$901.83; Claim# ; Filed: \$901.83	2200-000			1,233.52
08/01/13	109	Capital Recovery V, LLC	Combined Check for Claims#13,14,15,16,17,18,19			777.32	456.20
			Dividend paid 6.08% on 150.77 \$2,478.62; Claim# 13; Filed: \$2,478.62; Reference: 1152	7100-000			456.20
			Dividend paid 6.08% on 304.53 \$5,006.31; Claim# 14; Filed: \$5,006.31;	7100-000			456.20

Subtotals : \$11,159.63 \$10,703.43

Form 2

Cash Receipts And Disbursements Record

Page: 2

Case Number: 12-10989
Case Name: KELLER, CHRISTOPHER STEVEN
 KELLER, BILLIE KAY
Taxpayer ID #: **-**5194
Period Ending: 09/12/13

Trustee: CHARLES W. RISKE, TRUSTEE (450460)
Bank Name: Rabobank, N.A.
Account: ****458566 - Checking Account
Blanket Bond: \$8,200,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
			Reference: 5249				
			Dividend paid 6.08% on \$445.84; Claim# 15; Filed: \$445.84; Reference: 3542	27.12 7100-000			456.20
			Dividend paid 6.08% on \$760.60; Claim# 16; Filed: \$760.60; Reference: 1548	46.27 7100-000			456.20
			Dividend paid 6.08% on \$414.01; Claim# 17; Filed: \$414.01; Reference: 2531	25.18 7100-000			456.20
			Dividend paid 6.08% on \$1,723.73; Claim# 18; Filed: \$1,723.73; Reference: 0434	104.85 7100-000			456.20
			Dividend paid 6.08% on \$1,949.80; Claim# 19; Filed: \$1,949.80; Reference: 1152	118.60 7100-000			456.20
08/01/13	110	PYOD LLC its successors and assigns	Combined Check for Claims#9,10,11			340.55	115.65
			Dividend paid 6.08% on \$2,675.43; Claim# 9; Filed: \$2,675.43; Reference: 0267	162.74 7100-000			115.65
			Dividend paid 6.08% on \$1,816.01; Claim# 10; Filed: \$1,816.01; Reference: 5793	110.47 7100-000			115.65
			Dividend paid 6.08% on \$1,107.03; Claim# 11; Filed: \$1,107.03; Reference: 3972	67.34 7100-000			115.65
08/01/13	111	Quantum3 Group LLC as agent for	Combined Check for Claims#4,5			115.65	0.00
			Dividend paid 6.08% on \$457.41; Claim# 4; Filed: \$457.41; Reference: 5272	27.82 7100-000			0.00

Subtotals : \$0.00 \$456.20

Form 2

Cash Receipts And Disbursements Record

Page: 3

Case Number: 12-10989
Case Name: KELLER, CHRISTOPHER STEVEN
 KELLER, BILLIE KAY
Taxpayer ID #: **-**5194
Period Ending: 09/12/13

Trustee: CHARLES W. RISKE, TRUSTEE (450460)
Bank Name: Rabobank, N.A.
Account: ****458566 - Checking Account
Blanket Bond: \$8,200,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
			Dividend paid 6.08% on \$1,443.83; Claim# 5; Filed: \$1,443.83; Reference: 8778	87.83 7100-000			0.00

ACCOUNT TOTALS	11,159.63	11,159.63	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	11,159.63	11,159.63	
Less: Payments to Debtors		17,205.06	
NET Receipts / Disbursements	\$11,159.63	\$-6,045.43	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # ****458566	11,159.63	-6,045.43	0.00
	\$11,159.63	\$11,159.63	\$0.00